



Identity Theft Prevention Tips

Several studies report that identity theft is growing. According to the Federal Trade Commission, identity theft was the number one fraud complaint reported during calendar year 2008. Limiting your use of your personal computer may not help much: a study released by Javelin Strategy and Research reported that in 2009 most identity thefts were taking place offline, not online—just the opposite of what many folks might think. One other troubling finding: the study found that 43 percent of all identity thefts are committed by someone the victim knows.

- To guard against identity theft, never give out your Social Security number. Treat it as confidential information. Never carry your Social Security card in your wallet or purse.
- Commit all passwords to memory. Never write them down or carry them with you.
- When using an ATM, make sure no one is hovering over you and can see you enter your PIN/password.
- When participating in an online auction, try to pay the seller directly with a credit card so you can dispute the charges if the merchandise does not arrive or was misrepresented. If possible, avoid paying by cash, check, or money order.
- Adopt an attitude of healthy skepticism toward websites that offer prizes or giveaways. Chances are all that has been won is the opportunity to buy something you did not want in the first place.
- Choose a commercial online Internet service provider that offers parental control features.
- Tell your children never to give out their address, telephone number, school name, or any other personal information.
- Make sure your children never agree to meet face-to-face with someone they have only met online without discussing it with you. Only if you decide that it is okay to meet their cyber-friend should they arrange to meet this person, and then the meeting should be in a familiar public place with you or another trusted adult.
- Tell your children never to respond to messages that have bad words, are scary, or just seem weird.
- Tell children never send a picture of themselves to anyone without your permission.
- Make sure that access to the Internet at your children's school is monitored by adults.

Helpful Link: Office of the Attorney General of Texas

http://www.oag.state.tx.us/AG_Publications/pdfs/idtheft_pf.pdf

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